

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Harald Hinderer

Serial No.: 10/631,211

Filed: July 31, 2003

For: TELECOMMUNICATIONS CREDIT  
MANAGEMENT SYSTEM AND METHOD

Examiner: Chuks N. Onyezia

Art Unit: 3692

**RESPONSE TO OFFICE ACTION**

**Mail Stop: Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

Sir:

Responsive to the Office Action, dated September 24, 2007, kindly amend the application as follows:

**Amendments to the claims** begin on page 2 of this paper.

**Remarks** begin on page 7 of this paper.